

## NEW YORK HERALD

BROADWAY AND ANN STREET.

JAMES GORDON BENNETT,  
PROPRIETOR.All business or news letter and telegraphic  
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HERALD.

Volume XXXVI.....No. 365

AMUSEMENTS TO-MORROW AFTERNOON AND EVENING.

BOWERY THEATRE, Bowery.—PETERSON—THE TWO  
PORTS.OLYMPIC THEATRE, Broadway.—THE BALLET  
FANTASIE OF HENRI DUPRE. Matinee at 2.BOOTH'S THEATRE, Twenty-third st., corner Sixth av.—  
JULIUS CÆSAR.GRAND OPERA HOUSE, corner 5th av. and 23d st.—  
THE COLLEEN BAWN.ALBANY'S OPERA HOUSE, 720 Broadway.—LE POST  
DE NORD.WOOD'S MUSEUM, Broadway, corner 33d st.—Performances  
afternoon and evening.—OUT OF THE FIRE.FIFTH AVENUE THEATRE, Twenty-fourth street.—  
THE NEW DRAMA OF DIVORCE. Matinee at 1½.WALLACK'S THEATRE, Broadway and 11th street.—  
JOHN GAULT.MILRO'S GARDEN, Broadway, between Prince and  
Houston streets.—BLACK CROOK. Matinee at 2.MRS. F. R. CONWAY'S BROOKLYN THEATRE.—  
MONTY CRISTO.BROOKLYN ACADEMY OF MUSIC, Montague street.—  
SERIOUS FAMILY—BLUE DEVILS.THEATRE COMIQUE, 414 Broadway.—COMIC VOCAL  
ISM, NEGRO ACTS, &c. Matinee at 2½.UNION SQUARE THEATRE, Fourteenth st. and Broadway.—  
NEGRO ACTS.—BURLESQUE, BALLET, &c. Matinee.TONY PASTOR'S OPERA HOUSE, No. 20 Bowery.—  
NEGRO ECCECTRICITIES, BURLESQUE, &c. Matinee.BRYANT'S NEW OPERA HOUSE, 23d st., between 6th  
and 7th av.—BRYANT'S MINSTRELS.SAN FRANCISCO MINSTREL HALL, 383 Broadway.—  
THE SAN FRANCISCO MINSTRELS.NEW YORK CIRCUS, Fortenberry street.—SCENES  
IN THE RING, ACROBATS, &c. Matinee.NIXON'S GREAT SOUTHERN CIRCUS, 725 Broadway.—  
SCENES IN THE RING, AC. Matinee.NEW YORK MUSEUM OF ANATOMY, 615 Broadway.—  
BONNIE AND ARNOLD.DR. KAHN'S ANATOMICAL MUSEUM, 745 Broadway.—  
SCIENCE AND ART.

## TRIPLE SHEET.

New York, Sunday, December 31, 1871.

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**THE EXTREME FLUCTUATION IN GOLD**  
during the year 1871 was just seven per cent,  
the highest price having been 115½ and the  
lowest 108½.

**THE SMALLPOX IN PHILADELPHIA**, as set  
forth in our columns to-day by the report from  
the Health Officer of that city, has reached  
alarming proportions. From five in the month  
of July the deaths this month reach the  
enormous aggregate of one thousand and  
ninety-four.

**A DIABOLICAL TRICK**—The cutting of the  
river levee at Marysville, Cal., by a band of  
disguised and armed men, from which, it is  
feared, the city will be inundated and much  
valuable property destroyed, to say nothing of  
the perils involved to human life. They have  
gone awful ruffians still in California.

**THE WAR IN MEXICO** is still going on, in  
spite of the recent assertion of the Juarez  
government that the backbone of the rebellion  
has been broken. According to our  
special despatch from Matamoros the  
town of Mier has been captured by the  
revolutionists under Quiroga, the government  
troops falling back without resistance. This  
is an important victory for the revolutionists  
and a great blow to the government of Juarez.

**THE LAST DAY OF THE OLD YEAR** has  
come and will soon be gone. The year 1871  
has been a year of great and momentous  
events in both hemispheres; but in this city it  
will be henceforward most memorable as the  
year of the awful disclosures, the great agita-  
tion and the terrible revolution against the  
Tammany Ring. The new year approaches  
with the promise of better things; and so to  
our taxpayers and honest people, high and  
low, rich and poor, it ought to be a happy  
New Year.

Our African Expedition—The Comparative  
Geography of Equatorial Africa—The  
Probable Movements of Dr. Livingstone  
and Our Explorers.

On this last day of the year, in looking  
back over its memorable events in the affairs  
of men and of nations, and in calling the roll of  
our numerous agents scattered about over the  
world, gathering the never-ending but still  
beginning harvest of news with which our  
readers are supplied through all "the rolling  
year."

From Greenland's icy mountains  
To India's coral strand,  
Where Afric's sunny mountains  
Roll down their golden sand—  
our thoughts are irresistibly drawn to our  
adventurous traveller detailed into the heart  
of savage Africa, and under its burning  
equatorial skies, in search of Dr. Livingstone.  
We have great faith in our experienced Oriental  
campaigner who conducts this expedition,  
and strong hopes of his complete success.  
We think that by this time, having accom-  
plished his appointed journey to Ujiji, on  
Lake Tanganyika, and having found Dr.  
Livingstone, our man, with his caravan, is  
probably back again at Zanzibar, or is,  
perhaps, pushing through those mysterious  
regions of the great equatorial lakes, from  
which the mighty river rises, to join Sir  
Samuel Baker on the Upper Nile. In any  
event, with all the rest of our faithful harvest-  
ers, we wish our courageous African ex-  
plorer "a Happy New Year." Meantime,  
from the newspaper extracts on the subject  
which we transfer to this paper, it will be  
seen that our African expedition is attracting  
much attention.

The comparative geography of Central  
Africa at this time is a matter of intense  
interest to the whole civilized world, so  
deeply interested in the fate of Dr. Livingstone  
and his fellow explorers.

It was said of a great physiologist that,  
having given him any bone of an extinct  
species of animal, he could tell the kind; and  
it is the office of physical geography to apply  
its principles to the solution of just such a  
problem as presents itself in Central Africa.  
Glancing at a Mercator's Chart of the World,  
we see that Africa and South America strik-  
ingly resemble each other in their configura-  
tion, and it is plain they were once portions  
of one vast continent, which has been rent  
asunder to give an ocean channel for the waters  
of the Atlantic. Could South America be floated  
eastward its eastern shores would accurately  
fit into the western shores of Africa, the eastern  
angle of the Brazilian coast just filling in the  
Gulf of Guinea. There is this difference  
between the two continents, that in Africa the  
loftiest and most extensive mountain  
ranges appear to skirt the northern and eastern  
coasts and sides, while in South America the  
Andes skirt the western coast. But it  
will be noticed that on the southeastern coast  
of Africa there is a comparatively level country  
in the valley of the Zambesi and north-  
ward. In South America so level is the  
country from the Atlantic to the Andes that  
navigation is possible all the way from the  
mouth of the Amazon to Nauta, in Peru, on the  
Eastern Andean declivities. In Africa the  
level expanse seems to extend from the Atlantic  
eastward into the regions of Central Africa.  
The geographical key to the character of Cen-  
tral South America is in the phenomenon of  
the southeast Trade winds, which sweep the  
whole valley of the Amazon; and by the  
moisture which they bring up from the South  
Atlantic, and which the Andes rob them of,  
they feed the perennial and overflowing foun-  
tains of the Amazon. Were the Andes on the  
eastern coast of South America there would be  
no Amazon. This reasoning, which is un-  
questioned by physical geographers, furnishes  
us a clue to the climatology of Central Africa.

Through all the region on the southeast of  
this Continent, where not interrupted by high  
mountains, the southeast Trade winds sweep  
all the year, and bear towards Equatorial  
Africa: the enormous evaporation of the Indian  
Ocean—the most vapor-marked ocean of the  
globe—and also the still greater evaporation  
from the superheated Mozambique Gulf  
Stream.

In South America a far smaller quantity of  
vapor is sufficient to keep ever swollen the  
immense valleys and river beds of the Orinoco,  
the Amazon and the Rio de la Plata; and we  
are consequently forced to the conclusion that  
there is an immense rainfall in the regions  
drained by Lakes Tanganyika and Albert Nyanza.

It is very improbable that the Congo River  
can carry off such a drainage as must be  
rendered necessary by the precipitation in  
Equatorial Africa and for some degrees of  
latitude north and south of the line over  
which the belt of greatest precipitation and the  
rainy seasons vibrate with the sun in  
declination. The Congo River, it is true, has  
not been very fully explored, but its mouth is  
in a well-known region of Africa; and the  
mouth of a river tells an unquestionably re-  
liable story of the extent of its drainage. It  
may be that this stream shares with the Nile  
in bearing to the sea the precipitation of  
Equatorial Africa. But it is comparatively a  
small river. The Zambesi is known to drain  
the southern declivity of the same tablelands  
or the divide which the Nile is supposed to  
drain on the northern side.

So far as the physical geography of Africa  
is now known, we seem to be absolutely shut  
up to the conviction that the Nile does, as we  
had formerly supposed, actually carry off the  
surplus waters of the interior of this yet unex-  
plored Continent for a great distance around  
its established equatorial lakes. If not, we  
are reduced to supposing, what may be called  
a geographical impossibility—viz., that all  
the surplus precipitation not accounted for is  
evaporated by the sun. This is possible in  
the latitudes of the Caspian and Mediter-  
ranean, where the rainfall, &c., is small. But  
no equatorial lake situated as Tanganyika and  
Albert Nyanza or Equatorial Mediterranean  
on the globe has ever been discovered capable  
of giving up the surplus water it has received  
from both the clouds and its tributaries.

We know, from the explorations of Speke  
and Grant, that the great equatorial lake, Vi-  
ctoria Nyanza, is discharged into the Nile; we  
know, from the explorations of Sir Samuel  
Baker, that the annual inundation of Egypt  
comes from the enormous spring rainfall on  
the lofty tablelands and loftier mountains of  
Abyssinia, discharged by the Blue Nile and  
Atbara into the main river; we know, too,  
from Baker, that, lying among the mountains

west of the great lake of Speke and Grant, is  
another great lake, the Albert Nyanza, which  
is discharged into the Nile. But south of this  
there is another great lake, reported to be  
from six to seven hundred miles in length,  
Lake Tanganyika, and the outlet of this lake  
is the great mystery still to be solved. The  
discovery of this outlet has been the main  
object of Dr. Livingstone all these years,  
during which he has made Ujiji his head-  
quarters. South of this lake, in his previous  
explorations, he had settled the river system  
of Africa drained into both oceans; but, when  
last heard from, he had not yet ascertained  
whether the Tanganyika is discharged  
through the Congo into the Atlantic or  
through the Nile into the Mediterranean.

But has this Lake Tanganyika any outlet?  
Yes; a river flows from it into the Nile or the  
Congo, for it is fresh water. Lakes which  
have no outlet are salt, from the evaporation  
of their fresh water and the precipitation of  
their mineral properties. Such are the Cas-  
pian, the Aral, the Dead Sea, our Great Salt  
Lake of Utah, and a thousand others in both  
hemispheres. If Dr. Livingstone had found  
Lake Tanganyika salt water he would have  
known at once that it was a lake with a basin  
of its own, and his only object would have  
been to discover its length and breadth. But,  
finding it fresh water, he knew it was but a  
head spring of some mighty river, and hence  
his persistent search for its outlet. We hope  
that our African expedition in search of Dr.  
Livingstone will be identified with the settle-  
ment of this interesting question. If settled in  
favor of the Nile, as we think it will be, some  
of our readers may live to make a trip up that  
famous river to its sources through forty  
degrees of latitude. By Sir Samuel Baker's  
light metallic steamboats, which can be taken  
to pieces and put together again, this pleasure  
trip from the Pyramids into the heart of Equatorial  
Africa may yet be made by the Nile and its  
great lake sources.

As yet, therefore, we may dismiss other  
hypotheses of the movements of Dr. Living-  
stone and the HERALD explorer, and retain  
the first, which we expressed on Saturday last,  
that they are probably moving northward  
with the course of the Nile.

**THE FRENCH FINANCES AND THE FRENCH  
ASSEMBLY.**—As will be seen from a cable  
despatch in another column, the *séance*  
of the French Assembly on Friday last  
was more than usually long. The main  
question before the house was the augmen-  
tation of the circulating medium of the  
Bank of France. The discussion took a  
wide range, and on several occasions Presi-  
dent Thiers found it necessary to mount the  
tribune. Some of the members had spoken  
violently regarding the insolent and intolerant  
threats of the Germans; but President  
Thiers, amid the uproarious applause of the  
house, made an end of that part of the debate  
by declaring that silence was the best reply  
to the harsh words of Bismarck. The Presi-  
dent, in the course of the debate, declared  
himself opposed for the present fiscal year to  
burdening the people with fresh loans. The  
result of the debate was that the Assembly  
voted to increase the note circulation of the  
Bank of France by four hundred millions  
of francs. The Assembly now stands ad-  
journed until the 3d of January. A more  
decided course or policy may commence with  
the new year.

**THE MUNICIPAL MUDDLE.**—THE OLD COM-  
MON COUNCIL OR THE NEW?—Through the  
People, ex rel. Peter Gilsey, vs. A. Oakley  
Hall, Mayor, &c., Judge Brady, of the Su-  
preme Court has granted a writ prohibiting  
the Mayor from appointing the old Boards of  
Aldermen and Assistant Aldermen for the  
coming year, which means that under the law  
there is a conflict between the old Boards  
and the Boards elected in November which  
is feared the Mayor, if not enjoined, will  
settle by keeping in power the old Boards.  
Both Boards will meet and organize to-mor-  
row, and then a test question will be raised,  
which will carry the case into Court. All  
things considered we are getting on with the  
reform movement very well; and, now, if this  
conflict between these old Boards and new  
Boards cannot be settled here it will be settled  
at Albany, doubtless, according to the general  
verdict of our November elections.

**STEAM EXPLOSION IN A STREET IN SCOT-  
LAND.**—A fatal and exceedingly melancholy  
accident occurred in one of the streets of  
Glasgow, Scotland, yesterday. A road  
wagon, propelled by steam, was being driven  
in the city, when one of its boilers exploded.  
The vehicle was surrounded at the moment by  
a crowd of children. Five of the little ones  
were killed instantly and seven others fatally  
injured, the bodies of the sufferers being  
frantically mutilated in every case. The news  
telegram is not clear on the point whether the  
wagon was used on a trip experimental for the  
introduction of steam carriages on common  
roads and city thoroughfares, or whether it  
was being taken from the foundry for final  
shipment to India for trucking purposes on the  
great system of highway which is being con-  
structed there by the British government.

**THE ROMANIAN RAILWAYS.**—During the  
session of the Roumanian Legislature yester-  
day the Minister of Foreign Affairs read a  
despatch which had been received by the  
British Consul General from London, in which  
the Principality's government was "urgently  
counselled to a prompt settlement of the rail-  
way question." This is an excellent friendly  
advice. John Bull foresees danger. He also  
wants to travel eastward that way himself, in  
accordance, perhaps, with the rule of the old  
fashioned, contradictory maxim which says,  
"The farthest way out points the nearest  
way home."

**NEW ENGLAND WIFE MURDERS** are becom-  
ing common. Indeed, all the chief murders  
of late have been perpetrated in the province  
of the Pilgrims. To-day we publish a despatch  
from Boston giving an account of the manner  
in which a husband, half maddened by the  
retained influence of a long debauch, seized  
his unoffending wife, while in the act of pro-  
viding for the necessities of her family, and  
nearly battered out her brains with a kitchen  
utensil.

**OUR PREACHERS OF THE GOSPEL** to-day, we  
hope, will not forget the events of the old  
year as lessons of warning and encouragement  
for the new.

The Letter of Queen Victoria to the  
British People.

Not since the death of the late Prince Con-  
sort has Queen Victoria so happily and so  
successfully struck the chord of popular feel-  
ing as she has just done in her now famous  
and ever-to-be-remembered letter to the  
British public in the case of the Prince of  
Wales. It is not difficult to write a letter;  
but there are circumstances in which letter  
writing, as well as speech making, is perilous.  
It is so easy to say the wrong thing—to say too  
much or too little. The Queen has had daring  
enough to break the golden silence, and she  
has been singularly successful in saying what  
it was necessary to say without saying either  
too much or too little. So far as the contents  
of the letter are known to us, it is impossible  
for us to refuse to admit that the Queen has,  
more or less unconsciously, no doubt, made  
one of the very happiest political strokes of  
her whole life. Nothing could be more  
happily conceived or more skillfully put. The  
illness of the Prince of Wales had revealed  
an amount of sympathy with the govern-  
ing family which the Queen  
was not without good reason for believing did  
not exist. The Prince of Wales—her "dear  
son"—was notoriously unpopular. Even the  
highest and most powerful journals of the  
country had growled because of her long-  
continued retirement from public life, and  
clamored for her reappearance. It had been  
stated that the Prince of Wales would never  
be allowed to ascend the throne. Her own  
death or resignation was to make the end of  
the monarchy. All of a sudden, however,  
the loyal sentiment of the people is put to a  
severe and unexpected test. The Prince of  
Wales, as the eldest son of the nation, and  
the nation's future King, is found to have a  
strong hold on the national heart. With the  
sorrowing Queen and the sorrowing Princess  
of Wales the nation sorrowed. It would have  
been unwise to remain silent under this  
almost unparalleled expression of sympathy.  
How beautifully, however, the Queen puts it  
when she "desires to express her deep sense  
of the touching sympathy exhibited for her  
family by the whole nation at the illness  
of her dear son, the Prince of  
Wales!" How gracefully, too, she speaks in  
the name of her beloved daughter, the Princess  
of Wales! And what could be finer than her  
allusion to the late Prince Consort? She had  
found the same sympathy before, when death  
took from her the "mainstay of her life"—the  
best, wisest and kindest husband that ever  
lived." It will not surprise us to learn that the  
Queen's letter has made short, sharp and de-  
cisive work with the Bradlaughs and the  
Odgers and the Dilkes. If the Queen can  
open the next Parliament in person we shall  
hear no more for a long time to come of British  
republicans. The Prince of Wales is likely  
will have a fresh start in public life. It  
will be his own fault if the golden opportunity  
is lost.

## Our Religious Press Table.

Our religious contemporaries seem to have  
been too much engaged in holiday festivities  
this week to have bestowed their usual care  
upon their editorial columns. Most of them  
are heavy and prosy, instead of being lively  
and vivacious with the merry meetings of these  
happy Christmas times.

The Independent expresses a high opinion  
of General Grant's efforts to improve the  
character of the civil service, and says:—  
We do not claim that General Grant has made no  
mistakes, or deny that the overhauling party  
power of an evil system has influenced his action;  
yet his record shows most conclusively that he has  
only seen evils of the system and endeavored to  
correct them by attacking them in their source.  
He has been far in advance of his own party, and  
of all parties, on this subject. He is in earnest to  
secure a more substantial and practical support  
than any other man in the country.

The Independent, like most of the religious  
weeklies, has appropriate obituary notices  
of the late Sidney E. Morse, who is justly re-  
garded as the father of the religious press in  
this country.

The Observer, of which paper the deceased  
was the founder, mourns for him "as one who  
mourneth for a father dead." In the course  
of an extended biographical sketch the Ob-  
server introduces the following feeling episode:—

He recognized and welcomed to his home, ere he  
left it, a little grandchild, born during the hours of  
his last sickness. Only a few days before, while in  
perfect health with some promise of what was  
coming, he said to a member of the family, "It  
would not be strange if when the new life came in  
the old went out." It was said to see the child,  
and seemed more affected than at any other time during  
his brief illness. The following beautiful lines were  
written by a friend on hearing of this touching in-  
cident:—

**MEETING ON THE THRESHOLD.**  
In that home was joy and sorrow, when an infant  
first drew breath,  
While an aged sire was drawing near unto the gate  
of death;  
His feeble limbs were failing, and his eye was grow-  
ing dim—  
He was standing on the threshold when they  
brought the babe to him.

An awful darkness resteth on the path they both  
begin,  
Who thus meet upon the threshold—going out and  
coming in.  
Going out into the triumph, coming in unto the  
right;  
Coming in into the darkness, going out into the  
light.

Although the shadow deepened in the moment of  
When he passed through the dark portal, silent  
And to him who bravely conquers, as he conquered  
in the strife,  
Life is but the way of dying—death is but the gate  
of life.

Yet awful darkness resteth on the path we all  
begin.

When we meet upon the threshold—going out and  
coming in.

"How to Run a Congregation" is the  
rather curious title for an editorial in the  
Observer, in which a synopsis is given of Dr.  
John Hale's address before the students of  
Union Theological Seminary on the 18th inst.  
This reminds us of a little anecdote. Some  
years ago a stranger visited an interior town  
in Maine, and wishing to attend church asked  
a queer looking individual, who sat on an  
empty dry goods box whittling a shingle,  
"My good friend, can you tell me of what  
denomination yonder church is?" "Waal,"  
was the drawing reply, accompanied with an  
energetic rip into the shingle, "she used to be  
run by the Hard Shell Baptists; I don't know  
who runs her now." There is but little differ-  
ence, we imagine, between "running a con-  
gregation" and running a Down East church.

The Evangelist comments upon the "Ger-  
man Reform movement," "Provision for the  
Laboring Classes," "An Ecumenical Presby-  
terian Council," and, of course, upon that  
great map of the Presbyterian Church which,  
it says, seems to meet with universal accepta-  
tion. In regard to the reform movement in  
Germany the Evangelist says:—  
It remains to be seen whether a successful revolt  
from Rome is possible on any other than a substan-

tially Protestant basis. We may respect the intel-  
lectual ability and the sincerity of Döllinger and  
his co-workers, but the question is whether the  
sources at their command will compensate for the  
lack of that living faith in the doctrines of the Bible  
which made Calvin, Luther and Knox irresistible in  
their great conflict with Papal error. \* \* \* Men  
will not go to the stake for the difference between  
the doctrine of 1550 and 1871, and yet if any great  
suit is to be secured, there must be an issue raised  
for which some at least would be willing to meet  
the fate of Huss or Cranmer.

The Hebrew Leader continues its history of  
the Sabbath during the exile under Ezra and  
Nehemiah.

The Freeman's Journal and the New York  
Tribune (Catholic) both indulge in Christmas  
carols, and at the same time enjoy a tilt with  
their opponents of the Methodist persuasion.

The Christian Union presents a handsome  
new face and is filled to the brim with reason-  
able matter. Under the title of a "Victory  
and a New Campaign," Mr. Beecher extols  
General Grant for his initiative movement in  
favor of reform in the civil service, adding:—  
There is but one addition that strikes us as desir-  
able. Removal from office should not be regulated by  
the same principle as admission to it—that is, re-  
movals should be allowed only for dishonesty or in-  
efficiency. We hope, in time, to see this made part  
of the reform, which is hardly complete without it.  
It is to be noted, however, that the great motive to  
improve removals has been the desire to substitute  
the place of the removed a party favorite, and  
that the latter cause would be greatly impeded by  
the examination test.

The Methodist is also pleased with the  
prospect of civil service reform. How would  
it do to have embraced among the Board of  
Examiners, whose duty it will be to ascertain  
the qualifications of applicants for office, a cer-  
tain number of the broadcloth and white  
cravat gentry? Then the offices will be filled  
by capable and honest men—and no mistake.  
The Board might occasionally become a little  
schismatic, if not dogmatic; but so much the  
better—the real truth might, for that reason,  
be more readily reached.

The Boston Pilot has a timely article on the  
foolish custom of "standing treat" in return  
for a drink from a friend, whether that friend  
wants to be treated or not. Says the Pilot:—  
Remember this, and it is better to remember it on  
this New Year's day than when your hair is white—  
the god of the treating system never closes his jaws  
but the grinds from the ten feet of good land that  
might be yours and your children's forever, if you  
only had courage to stand out against this custom.  
Remember—our grinds are jaws—one glass of ale  
or whiskey—is a lot of land.

This is a practical way of taking hold of the  
temperance question, and it is gratifying to  
find so appreciative a pilot in the good cause  
as our Boston contemporary.

There are signs of revival in some parts of  
the country, although the spirit of grace does  
not appear to spread as generally as we might  
wish. But it is only necessary for the purely  
pious and truly good to lend a helping  
hand to insure the continued progress of the  
good work. In the words of an eminent  
divine, "Let it go on," and let the new year  
be marked by the beginning of a wholesome  
reform in the moral and religious, as it is pro-  
posed shall be done in the civil, service of the  
country.

## A Lesson in Insurance.

The commercial interests of the country  
have recently been severely tried by the cala-  
mitous results of the Chicago fire. How to  
avoid in future such suffering and losses as  
were occasioned by that disaster is a subject  
for serious consideration. The favorite idea  
of patronizing home institutions has been one  
of the errors committed. The motto should  
be free trade in insurance, as in other branches  
of business. The real interest of the mer-  
chant is to have his goods insured in the  
soundest and best managed company, whether  
it be established in the United States or in  
Europe. The American people are sufficiently  
intelligent to judge of this for themselves, but  
it must be evident that an important element  
of safety consists in an extended business,  
where the risks are more divided and spread  
over a larger territory. We deduce this from  
an illustration afforded by the history of the  
fire insurance companies of Chicago, which  
were mainly patronized in that city upon the  
principle of their being home institutions. The  
Spectator states in its December number that  
the total available assets of twelve fire in-  
surance companies were only \$5,351,294,  
while the losses incurred by them amounted  
to an aggregate of \$32,550,000. This startling  
fact is alone enough to convince the public  
that corporations organized upon the system  
of purely local business may become insolvent  
when reached by such a conflagration as lately  
laid waste that great city.

The same rule will apply to a life insurance  
company. If its business be confined to one  
spot it runs a disproportionate risk from the  
chances of any epidemic that may rage there  
and in the vicinity. If its business be diffused  
throughout the Continent no losses could occur  
in any one instance that would imperil its  
stability.

Two important considerations should, there-  
fore, be borne in view by the public:—First,  
that if they insure either their property or  
their lives they should select a company inde-  
pendently of its local interest, as the trader  
buys his goods in the best market, whether it  
be in New York, Chicago or San Francisco;  
and second, that a company confining its busi-  
ness to any one of our large cities cannot be  
so safe as those companies the transactions of  
which are extended over the whole country.

There is an additional feature in favor of  
companies which enlarge their business by  
distributing their risks. They are thus en-  
abled to make a better selection of lives and  
property by declining risks that are doubtful,  
while smaller institutions feel tempted to  
accept them with a view to keeping up the  
volume of their transactions.

Now that the storm is passing over and we  
see the destruction that has marked its path,  
we can take a calmer view of some of the  
mistakes made by our insurance companies.  
The public has been taught in what class of  
institutions to place their greatest reliance,  
and the lesson should not be forgotten.

**THE PARIS ELECTIONS AND A NEW PARTY  
PLATFORM.**—The electors of Paris are to be  
called to vote for representatives to fill seats  
which have been lately made vacant in the  
National Assembly. Marshal MacMahon de-  
clined a nomination for parliamentary honors.  
M. Victor Hugo accepted. In his reply to  
the people M. Hugo outlines a reform bill  
in the shape of a platform of principles.  
Many of its points are old, none of them ex-  
actly new or in the least beyond the positive  
everyday demands of the people. M. Hugo  
wants a vote for the non-restoration of the  
monarchy, for a general amnesty, for the rais-  
ing of the siege of Paris and for another gen-  
eral election. Measures of very considerable  
importance, more particularly if, carried into  
practical effect.

Russian Imperial Thanks to the American  
People.

The Journal of St. Petersburg, the official  
newspaper organ of the Russian government,  
published an article yesterday on the subject  
of the reception which has been accorded to  
the Grand Duke Alexis by the American  
people during his tour in the United States.  
The expression conveys an idea of the sense  
of "profound satisfaction" which our national  
action and popular compliments have brought  
to the mind of the people of Russia and to the  
heart of the Emperor, their sovereign. It  
tells, indeed, of more than satisfaction; it  
speaks of gratitude, of continued friendship,  
and an enduring international amity. The  
Russian writer anticipates a speedy realiza-  
tion of the idea which we have long since fore-  
shadowed in our pages, the advent of a  
moment when and from which the great gov-  
ernments of the American republic and  
imperial Russia will move unitedly in the  
interests of general peace and for the pro-  
gress of humanity in both hemispheres.